

Our mission

The Kentucky Higher Education Assistance Authority (KHEAA) is a state government agency established by the General Assembly to improve access to higher education.

The Student Loan People is the state's only public nonprofit provider and source of the lowest-cost student loans for Kentucky students.

Together our mission is to provide resources to make higher education accessible to Kentucky's current and future generations.

800.928.8926
kheaa.com
KHEAA and The Student Loan People are Equal Opportunity Employers.

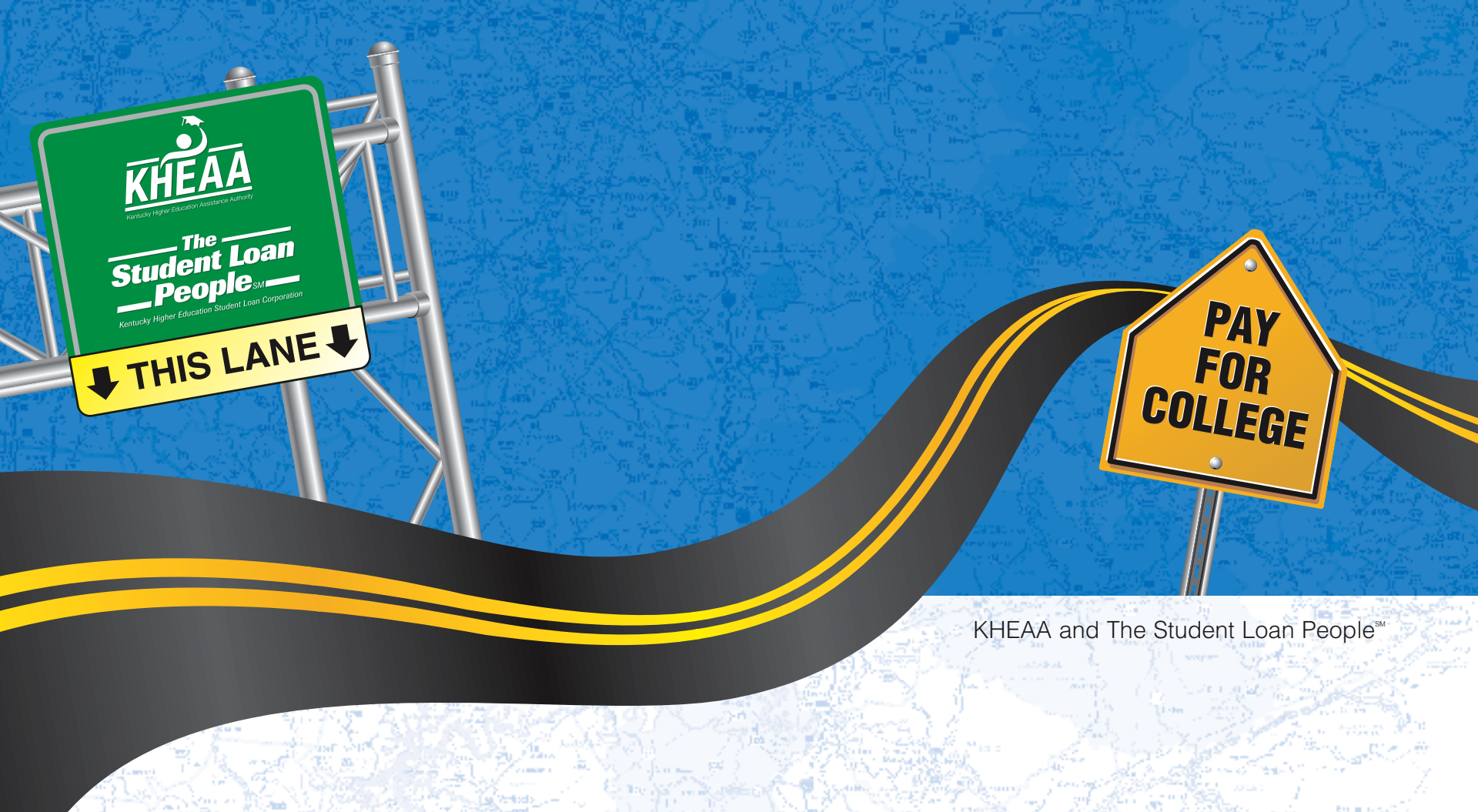
LEAN ON US, FROM CLASS TO CAREER.



The Student Loan People make no representation, offer or promise to be relied upon about continued availability of loan benefits; or about the accuracy or completeness of this printed information. Benefits may change or be cancelled without notice, at any time, by operation of applicable laws or by the Student Loan People, for any reason at its sole discretion.

Kentucky's trusted source for grants, scholarships and loans.

Your map to college.
Follow the road to success.



KHEAA and The Student Loan PeopleSM

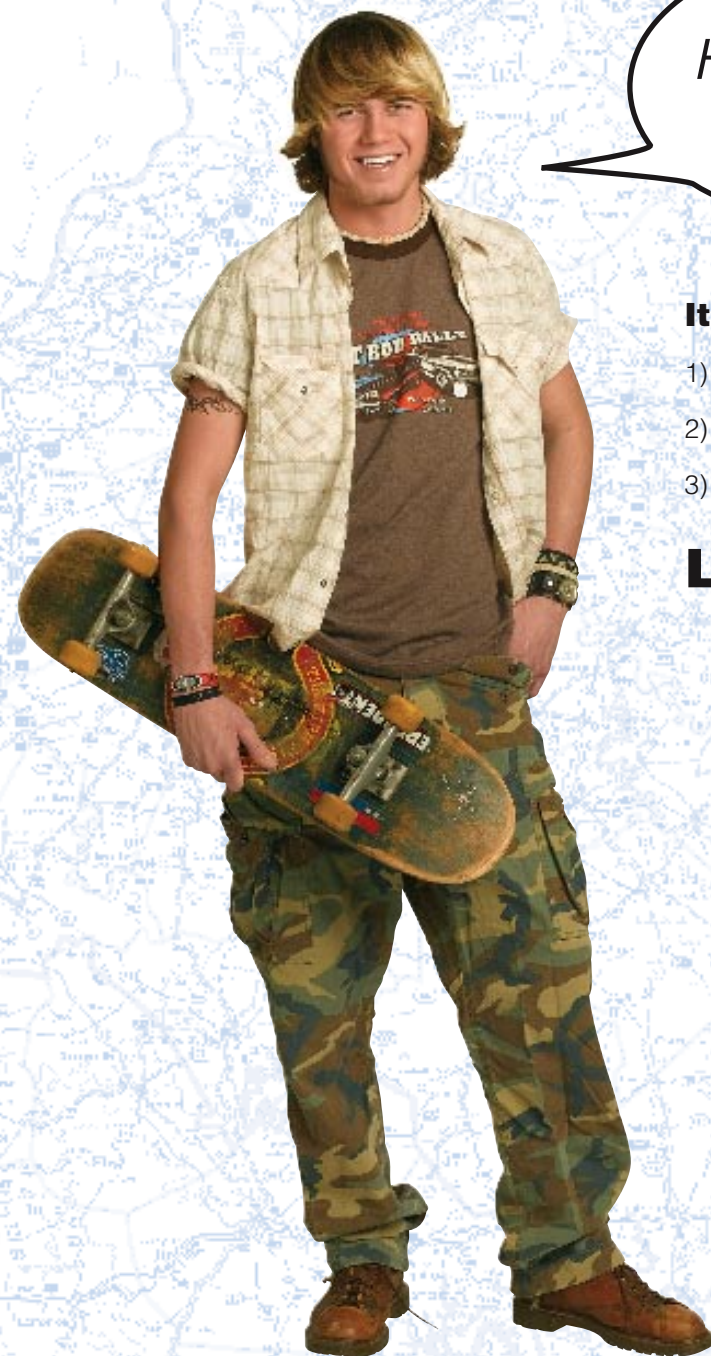


Go where you want. Nobody can stop you.

You can do anything.

Be what you want. It just takes some hard work and a good education.

If you want a great job, chances are you'll need to go to college or get some training beyond high school, like at a technical college or trade school. That's why this guide was put together for you by the Kentucky Higher Education Assistance Authority (KHEAA) and The Student Loan People, two agencies that make it easier for you to get to college.



Here's the map you need.

It's time to figure out:

- 1) Where do you want to go?
- 2) What do you want to study?
- 3) How will you and your parents pay for it?

Let's go!

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What’s your destination?

I’ll scream if you ask me, “What do you want to be when you grow up?”

Everybody asks you what you’re going to be when you grow up for two reasons:

1. They don’t know what else to talk about, and
2. What you want to become says a lot about who you are

Your career also has a lot to do with how much money you’ll make.

Money isn’t everything. You need to do what you love. But you need money to pay the bills. Here’s how much money certain careers pay on average in Kentucky.

If you want one of these jobs, you definitely need to get a college degree, and maybe an advanced degree. (Don’t expect to make this much right out of college...you need experience, too.)

Top Occupations by Salary

Airline pilots, Copilots and Flight engineers	\$107,887
Chief executives	\$103,095
Lawyers	\$73,358
Petroleum engineers	\$72,732
College economics teacher	\$72,082
Computer and Information scientists, research	\$67,679
Music directors and Composers	\$57,990
Flight attendants	\$45,014
Educational, vocational and school counselors	\$44,518
Postal service clerks	\$37,900
Chefs and head cooks	\$26,532

*Source: Commonwealth of Kentucky Cabinet for Workforce Development, Department for Employment Services, Research and Statistics Branch

Get your KEES and hit the road.

Making money means getting a good education. But education costs money. Chances are, you and your parents will need some help paying for your education after high school whether you go to a university or a community college.

That’s why you need KEES. KEES stands for Kentucky Educational Excellence Scholarship.

Where do I get my KEES?

If you make good grades in high school, the state of Kentucky will give you KEES. You automatically qualify for a KEES award at the end of each year of high school that you earn a 2.5 GPA or better. (GPA means Grade Point Average).

How much do I get?

From \$125 to \$500 each year, based on your grades. The better your grades, the more money you get. You also have to keep your grades up when you get to college to keep your KEES.

Bonus!

If you do well on the ACT or the SAT exams, you can get a bonus award. These are two major tests you may take in high school.

Do the math

Fill in your GPA and your base and bonus awards. Add them up to determine your annual KEES award.

	GPA	Amount
Freshman	<input type="text"/>	<input type="text"/>
Sophomore	<input type="text"/>	<input type="text"/>
Junior	<input type="text"/>	<input type="text"/>
Senior	<input type="text"/>	<input type="text"/>

Add these to your ACT Score Award

<input type="text"/>	+	<input type="text"/>	=	<input type="text"/>
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Get all the “free” money you can for school first. That means grants, scholarships and work-study. Then you can get a student loan to cover the rest.

BestStart is Kentucky’s lowest-cost student loan. See The Student Loan People at studentloanpeople.com

Getting there.

College isn't free. You and your parents have to pay for it. But you can get help.

There are several types of financial aid. It comes from colleges, private organizations and student loan lenders. Some of it you have to pay back. Check out all the types of financial aid here.

Grants

This is money you don't have to pay back. Grants are usually based on how much your family really needs the help. Families that earn less can usually get more grants.

Scholarships

Good news if you are very smart or can play a sport really well. Scholarships are given out based on talents, skills or achievements. You usually don't have to pay back scholarships.

(Some scholarships — called conversion scholarships/loans — require you to work somewhere for a certain amount of time. If you don't, you have to pay them back.)

Work-Study

Get a job, get money for college. This program lets you work part-time on your college campus or somewhere else to earn money for college.

Tuition Waivers

These aren't for everybody, but if you meet the requirements a school may "waive" part of your tuition...that is, "let it slide" so you don't have to pay it.

Student Loans

You can borrow some of the money you need but you have to pay it back, plus interest. That's a fee you pay for being able to borrow the money.

Get moving.

Don't wait until you're a high school senior to think about the future. Here's what you can do right now.

1. Decide what you like to do and what you're good at (preferably something somebody will pay you for).
2. Figure out what kind of education you need to get the kind of job you want. You can get details from your school library or online.
3. Talk to your parents about your goals. Not your idea of fun? Relax. They may be so impressed, they'll let you pierce your tongue. Maybe.
4. Sign up for challenging, career-related classes in middle school and high school. Show up every day. Study hard. (Trust us, people care about this stuff.)
5. Take part in after-school activities, like writing for the school paper if you want to become a journalist. Your activities don't have to be related to your goal. They'll all make you a more interesting person.

6. Consider different colleges or vocational and trade schools. Find out their requirements.
7. Open up a savings account and stash your spare change there for college. It all adds up.

Want more?

If you have more questions, talk with your school guidance counselor. They're your best guide. You can also check out websites like:

gohigherky.org

kheaa.com

mapping-your-future.org

studentloanpeople.com

Drivers' Ed (sort of). Where to go:

Public universities: Offer four-year programs leading to bachelor's degrees.

Private schools: Similar to public universities, but smaller.

Community colleges: Have two-year associate degrees you can use on the job or transfer to a four-year degree program.

Technical colleges: Provide six- to 24-month programs for many occupations.

Trade schools: Offer specialized training in careers from cosmetology to medical assistance. May offer programs leading directly to jobs or associate degrees.



You have the map. Now here's how to read it.



A

ACT: If you go to high school in Kentucky, you'll take this test. Just about every college in the state requires it. You'll be tested on four things: English, math, reading and science. Your score will determine if you get into certain colleges, if you get a scholarship and if you end up in special programs or honors courses.

Associate Degree: This is a degree you may get if you successfully finish 15 months to 2 years of college classes. There are different types of associate degrees, depending on what you study.

B

Bachelor's Degree: This is a degree you may get if you successfully complete 4 to 5 years of college. The kind of bachelor's degree you can get depends on what you study.

C

Certificate: You can get one of these if you go to vocational or technical school to prepare for a job that doesn't require a degree. Most programs last 6 to 12 months.

D

Diploma: It's not the same as the diploma you get for graduating from middle school or high school. This is an award for finishing a vocational or technical program that usually lasts 9 to 18 months.

E

Expected Family Contribution (EFC): This is the amount you and your family are expected to pay toward your college education.

F

Financial Aid: It's money that will help you pay for college. It includes scholarships, grants, student loans and work-study programs. You have to apply for financial aid. Some financial aid, like student loans, has to be paid back.

Financial Need: Remember when we talked about your Expected Family Contribution (EFC)? This is the difference between how much your family can afford and how much college actually costs.

Free Application for Federal Student

Aid (FAFSA): You have to fill out this form if you want help paying for college. Your parents will have to provide information about their income, assets and expenses so the federal government can determine how much your family can afford to pay.

G

Grant: This is one kind of financial aid that's based on how much help you need paying for college. Grants usually don't have to be paid back.

I

Interest: If you take out a student loan, you'll have to pay it all back, plus interest. The interest is how much money you'll be charged for being able to borrow the money for college.

K

Kentucky Higher Education Assistance Authority (KHEAA): That's the Kentucky agency that developed this map to your future. KHEAA runs the state financial aid programs that will help you pay for college. It also gives you information about getting through college.

L

Loan: Loans are the money you borrow to help pay your college costs. They have to be repaid with interest.

M

Major: It's the main course of study you choose for college, such as English, chemistry or Spanish.

Minor: This is the second course of study you choose for college. Most programs require that you choose a major and minor

in college, but you can change your mind. (You'll just have to make sure you take the right classes to get a degree in the field you want.)

N

Need Analysis: Each year the government develops this math formula. It determines how much you and your family can be reasonably expected to pay for college, based on how much money your family has.



You have the map. Now here's how to read it. (cont.)

P
Postsecondary: “After high school.” You can get postsecondary education at all kinds of schools, such as a college or university, a community college, a technical college, trade school or other off-campus courses.

S
SATs: You may take this test or the ACT as early as your junior year in high school. You may end up taking it more than once. There are two kinds of SATs, and you might take both. Your scores are used to determine if you'll be admitted to college and/or receive a scholarship.

Scholarship: If you make excellent grades, achieve something special or have a special or particular skill, you may be able to get this kind of financial aid for college. Scholarships usually don't have to be paid back.

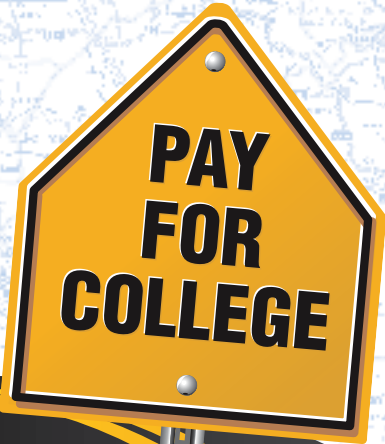
The Student Loan People: This is Kentucky's only public nonprofit provider of student loans. The Student Loan People is a sister agency of KHEAA. They offer BestStart, Kentucky's lowest-cost student loan.

T
Transcript: Every class you take goes on your transcript. It's a record that lists the classes you take and the grades you receive.

Tuition: Colleges charge tuition for teaching you. Tuition also can cover the cost of school facilities, such as libraries.

U
Undergraduate Student: If you're in college but you don't have a degree yet, you're an undergraduate.

W
Work-study: You may be able to get a job on your college campus to earn money to help pay for college.



The search is on

You just learned a lot of new words. Now it's time to put your knowledge to the test. See how many of the Words You Need to Know you can find in the puzzle.

X E A D V A N C E D P L A C E M E N T E
P N N P G A T M N D K U L P F A F S A E
Y I S T S G C O S I D N L I K E E S D R
P N K U N W I T I A S G O H I F L C S G
D T Z X P T K C S L P L U S L O A N C E
F E P P I T C J Y A U T A R N P N M O D
K R V U G Q S V L N K H I A A U E T N E
R E T U G O A H A O L O A L O O R U V T
Y S T C O M M U N I T Y C O L L E G E A
T T B P R K S B A T N O C H D W V T R I
I H H R S H E I D U A A M C R O I R S C
S T X N X E S X E T R K V S O R A A I O
R A R F O A K U E I G C E R F K W D O S
E P Y P C A T V N T M P G E F S K E N S
V O S C H O L A R S H I P H A T I S L A
I E V S O F C U A N D C R C T U H C O J
N T T R A N S C R I P T F A S D B H A Y
U S F I N A N C I A L N E E D Y T O N O
V O J L Y R A D N O C E S T S O P O W G
E G E L L O C L A C I N H C E T E L G Y

ACT
Associate Degree
Community College
Conversion Loan
EFC
FAFSA
Financial Need
Grant
Interest
KEES
KHEAA

Need Analysis
Postsecondary
Scholarship
Technical College
Trade School
Transcript
Tuition
University
Waiver
Work Study